

In re:  
Maria D. Ramos  
DebtorCase No. 16-14859-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa  
Form ID: 309APage 1 of 2  
Total Noticed: 18

Date Rcvd: Sep 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2018.

db +Maria D. Ramos, 2598 Daniels Lane, Quakertown, PA 18951-5075  
 13773597 +Bank of America, PO Box 982238, El Paso, TX 79998, Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803  
 13799837 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013  
 13795855 +U.S. Bank National Association (Trustee for the Pe, PHFA Loan Servicing Division, 211 North Front Street, Harrisburg, PA 17101-1466

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: brad@sadeklaw.com Sep 22 2018 01:49:58 BRAD J. SADEK, Sadek and Cooper, 1315 Walnut Street, Suite 502, Philadelphia, PA 19107  
 tr +EDI: QRHHOLBER.COM Sep 22 2018 05:48:00 ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911  
 smg E-mail/Text: megan.harper@phila.gov Sep 22 2018 01:51:02 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 22 2018 01:50:29 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 22 2018 01:50:47 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 22 2018 01:50:34 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13767952 EDI: CAPITALONE.COM Sep 22 2018 05:48:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 13835730 EDI: BL-BECKET.COM Sep 22 2018 05:49:00 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 13757532 +E-mail/Text: bankruptcycavp.com Sep 22 2018 01:50:45 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 13839552 EDI: PRA.COM Sep 22 2018 05:48:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 13769366 EDI: RECOVERYCORP.COM Sep 22 2018 05:48:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13766982 EDI: NEXTEL.COM Sep 22 2018 05:48:00 Sprint, Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949  
 13814101 +EDI: RMSC.COM Sep 22 2018 05:48:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 13830625 E-mail/Text: WFB.Bankruptcy@cabelas.com Sep 22 2018 01:51:17 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609  
 TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13794886\* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 13830626\* WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609  
 TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2018 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Maria D. Ramos brad@sadeklaw.com, bradsadek@gmail.com

JACK K. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. philaecf@gmail.com, ecfemails@phl3trustee.com

JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association (Trustee fo the Pennsylvania Housing Finance Authority) bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association (Trustee fo the Pennsylvania Housing Finance Authority) bkgroup@kmllawgroup.com  
LEON P. HALLER on behalf of Creditor U.S. Bank National Association (Trustee fo the Pennsylvania Housing Finance Authority) lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com  
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com  
THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association (Trustee fo the Pennsylvania Housing Finance Authority) tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 9

**Information to identify the case:**

Debtor 1	<b>Maria D. Ramos</b>			Social Security number or ITIN <b>xxx-xx-8052</b>
	First Name	Middle Name	Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)				Social Security number or ITIN <b>-----</b>
	First Name	Middle Name	Last Name	EIN <b>-----</b>
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>			Date case filed in chapter <b>13</b> <b>7/8/16</b>
Case number:	<b>16-14859-amc</b>			Date case converted to chapter <b>7</b> <b>9/20/18</b>

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Maria D. Ramos	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2598 Daniels Lane Quakertown, PA 18951	
<b>4. Debtor's attorney</b> Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215-545-0008 Email: brad@sadeklaw.com
<b>5. Bankruptcy trustee</b> Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: trustee@holber.com

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 9/21/18
<b>7. Meeting of creditors</b>	<b>October 23, 2018 at 11:00 AM</b>	Location:
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>3 Municipal Way, Public Hall, Langhorne, PA 19047</b>
<b>8. Presumption of abuse</b>	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
<b>9. Deadlines</b>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	<b>Filing deadline: 12/22/18</b>
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	